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Case 2:15-bk-50905-MPP Doc 1 Filed 06/08/15 Entered 06/08/15 14:52:15 Desc B1 (Official Form 1) (04/13) Main Document Page 1 of 42

United States Bankruptcy Court Eastern District of Tennessee					Volu	untary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  McConnell, James Lyndon				Name of Joint Debtor (Spouse) (Last, First, Middle):  McConnell, Rebecca Joan					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 8198	I.D. (ITIN)	Comp	lete EIN	Last four d	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 9824				
Street Address of Debtor (No. & Street, City, State & Zip Code):  2225 Bright Hope Road  Greeneville, TN		2225 Brig	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):  2225 Bright Hope Road  Greeneville, TN						
Greenevine, Tri	ZIPCODE	377	43		,			2	ZIPCODE <b>37743</b>
County of Residence or of the Principal Place of But	siness:			County of Greene	County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street a	address)			Mailing Ad	ldress of	Joint De	ebtor (if differen	nt from stree	et address):
	ZIPCODE	E						2	ZIPCODE
Location of Principal Assets of Business Debtor (if o	different from	n stree	et address	s above):					
									ZIPCODE
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)			(Check	of Business one box.)			the Petitio	n is Filed (	Code Under Which Check one box.)
(Cneck <b>one</b> box.)  ✓ Individual (includes Joint Debtors)			e Busine et Real F	ss state as defined i	n 11	<b>▼</b> Cł	Chapter 7 Chapter 15 Petition for Recognition of a Foreign		
See Exhibit D on page 2 of this form.	U.S.0	C. § 10	01(51B)	state as defined i		Cł	napter 11	Main	Proceeding
Corporation (includes LLC and LLP) Partnership	Railr	road kbroke	er				napter 12 napter 13		oter 15 Petition for ognition of a Foreign
Other (If debtor is not one of the above entities,	Com	modit	y Broker						main Proceeding
check this box and state type of entity below.)	ow.)				Nature of Debts (Check one box.)				
Chapter 15 Debtor					Debts are primarily consumer Debts are p				
Country of debtor's center of main interests:				mpt Entity			ots, defined in 1 01(8) as "incur		business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:				npt organization ed States Code (the	organization under individual primarily for a tates Code (the personal, family, or house-				
Fig. For (Charles and Low)	- Inter	nal Re	venue Co	ode).					
Filing Fee (Check one box)			Check o	ne box:		Cnaj	pter 11 Debtors	•	
Full Filing Fee attached			=	or is a small busin					
Filing Fee to be paid in installments (Applicable t			Check if		not a small business debtor as defined in 11 U.S.C. § 101(51D).				
only). Must attach signed application for the courconsideration certifying that the debtor is unable texcept in installments. Rule 1006(b). See Official	o pay fee		Debto			adjustme	ent on 4/01/16 and	l every three	o insiders or affiliates) are less years thereafter).
Filing Fee waiver requested (Applicable to chapte	r 7 individua	als	Check a	ll applicable box	ces:				
only). Must attach signed application for the court's consideration. See Official Form 3B.  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or				one or mor	re classes of creditors, in				
Statistical/Administrative Information			accor	dance with 11 U.	3.C. § 11	120(0).			THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors.  COURT USE ONLY  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for									
distribution to unsecured creditors.  Estimated Number of Creditors									_
	•								
1-49 50-99 100-199 200-999 1,0 5,0		5,001- 10,000		10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets		,,,,,	_		,		<u>, , , , , , , , , , , , , , , , , , , </u>	.,	1
\$50,001 to \$100,001 to \$500,001 to \$1	-		00.001	\$50,000,001 to	\$100.00	00.001	\$500,000,001	☐ Marri d	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1, \$50,000 \$100,000 \$500,000 \$1 million \$10				\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities								_	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,	] 1 000.001 to	∐ \$10.00	00.001	\$50,000,001 to	\$100.00	00.001	\$500,000,001	∐ More than	
\$50,000 \$100,000 to \$500,000 to \$1,						,		\$1 billion	

Case 2:15-bk-50905-MPP Doc 1 Filed 0 B1 (Official Form 1) (04/13) Main Document	6/08/15 Entered 06/08 t Page 2 of 42	B/15 14:52:15
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):	& McConnell, Rebecca Joan
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed: Wilksboro, NC	Case Number:	Date Filed: 1995
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties I, the attorney for the petitioner in that I have informed the petition chapter 7, 11, 12, or 13 of title explained the relief available under the second of the complex of the second of the complex of the second of the complex of th	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Douglas L Payne	6/04/15
	Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is a or safety?	alleged to pose a threat of imminen	t and identifiable harm to public health
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, exhibited by the completed by every individual debtor.	bit D ach spouse must complete and attac	ch a separate Exhibit D.)
▼ No Exhi	ach spouse must complete and attac	ch a separate Exhibit D.)
No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e.	ach spouse must complete and attacked a part of this petition.	ch a separate Exhibit D.)
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e.  Exhibit D completed and signed by the debtor is attached and matter this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.  Information Regarding	ach spouse must complete and attached a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in this days than in any other District.  partner, or partnership pending in tace of business or principal assets is but is a defendant in an action or pro-	is District for 180 days immediately this District. in the United States in this District, oceeding [in a federal or state court]
Exhi  (To be completed by every individual debtor. If a joint petition is filed, eximilation is a joint petition:  Exhibit D completed and signed by the debtor is attached and many and this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.  Information Regarding (Check any and the preceding the date of this petition or for a longer part of such 180.  There is a bankruptcy case concerning debtor's affiliate, general placed or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regular contents.	ach spouse must complete and attached a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in this days than in any other District. partner, or partnership pending in the ace of business or principal assets is but is a defendant in an action or propared to the relief sought in this Districts as a Tenant of Residential I	is District for 180 days immediately this District. in the United States in this District, oceeding [in a federal or state court] rict.
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Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regardin  (Check any a)  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg  Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of debtor.	ach spouse must complete and attacked a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in this days than in any other District.  partner, or partnership pending in the lace of business or principal assets in th	is District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] rict.  Property
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached  Information Regardin  (Check any a)  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regular concerning debtor who Reside (Check all approximate)  Certification by a Debtor Who Reside (Check all approximate)  Landlord has a judgment against the debtor for possession of debtor debtor claims that under applicable nonbankruptcy law, there are	ach spouse must complete and attacked a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.)  of business, or principal assets in this of days than in any other District.  partner, or partnership pending in the acce of business or principal assets in the but is a defendant in an action or propared to the relief sought in this Districts as a Tenant of Residential Interest as a Te	is District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] rict.  Property omplete the following.)
Exhi  (To be completed by every individual debtor. If a joint petition is filed, exicated in Exhibit D completed and signed by the debtor is attached and material If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.  Information Regarding (Check any any 1)  Debtor has been domiciled or has had a residence, principal placed preceding the date of this petition or for a longer part of such 180.  There is a bankruptcy case concerning debtor's affiliate, general proceeding and has its principal place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regular Certification by a Debtor Who Reside (Check all approximate)  Landlord has a judgment against the debtor for possession of debtor (Name of landlord the Chadress of the parties)	ach spouse must complete and attacked a part of this petition.  ed a made a part of this petition.  Ing the Debtor - Venue  pplicable box.)  of business, or principal assets in this days than in any other District.  partner, or partnership pending in the days are defendant in an action or proper and to the relief sought in this District es as a Tenant of Residential Indicable boxes.)  etcr's residence. (If box checked, contact obtained judgment)  of landlord)  etcircumstances under which the desession, after the judgment for possible days and attacked at the desession, after the judgment for possible days and attacked at the pudgment of the desession, after the judgment for possible days and attacked at the pudgment of the desession, after the judgment for possible days are deserted at the pudgment of the desession, after the judgment for possible days are deserted at the properties of the properties at the properties of the properties are deserted at the properties of the properties at	is District for 180 days immediately this District. in the United States in this District, oceeding [in a federal or state court] rict.  Property omplete the following.)  ebtor would be permitted to cure session was entered, and

#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

McConnell, James Lyndon & McConnell, Rebecca Joan

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ James L McConnell

Signature of Debtor

James L McConnell

X /s/ Rebecca J McConnell Signature of Joint Debtor

Rebecca J McConnell

Telephone Number (If not represented by attorney)

June 4, 2015

Date

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#### Signature of Attorney\*

#### X /s/ Douglas L Payne

Signature of Attorney for Debtor(s)

Douglas L Payne 013380 Douglas L. Payne 401 West Irish Street Greeneville, TN 37743-4809 (423) 639-2220 Fax: (423) 639-7443 dpaynelaw@comcast.com

#### June 4, 2015

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

)	<

Signature of Foreign Representative

Printed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $Case~2:15\text{-}bk\text{-}50905\text{-}MPP\\ B1D~(Official~Form~1, Exhibit~D)~(12/09)$ 

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**Eastern District of Tennessee** 

IN RE:		Case No.
McConnell, James Lyndon		Chapter 7
· •	Debtor(s)	1

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning. You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to financial responsibilities.);  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ James L McConnell	
Date: June 4, 2015	

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Case 2:15-bk-50905-MPP B1D (Official Form 1, Exhibit D) (12/09)

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15	<b>D</b>
	Desc

**Eastern District of Tennessee** 

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IN RE: Case No. \_\_\_\_\_ Chapter 7 McConnell, Rebecca Joan Debtor(s)

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Rebecca J McCo	onnell
Date: June 4, 2015	

#### Doc 1 Filed 06/08/15 Entered 06/08/15 14:52:15 Desc Main Document Page 6 of 42 United States Bankruptcy Court Eastern District of Tennessee

IN RE:	Case No.
McConnell, James Lyndon & McConnell, Rebecca Joan	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

16,803.00 2014: A Services Group (Debtor)

38,142.00 2014: Wal Mart Spouse

11,500.00 2015: WalMart (Appx)

6,786.00 2015 A Services: Debtor appx

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,022.28 2014 Debtor The Northern Trust Company (Salaried Retirement Plan)

2,219.66 2014: Spouse Stock Sale Walmart Reportable 1099B

14,734.80 2014: SS Debtor 14,175.80 2014: SS Spouse

•	T			
3.	Payment:	s to	credii	tors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Wells Fargo Mortgage Ford Credit	DATES OF PAYMENTS March, April, May 3 payments at 691 (March, April, May)	AMOUNT PAID <b>2,310.00</b> <b>2,073.00</b>	AMOUNT STILL OWING 126,000.00 33,500.00
American Express Post Office Box 659447 Dallas, TX 75265-0448	March, April, May	1,100.00	355.00
Pioneer Credit Company PO Box 578 Greeneville, TN 37744-0578	March, April, May @ 200/MO	600.00	3,700.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Capital One Bank USA, NA v Rebecca J. McConnell 14V2256

NATURE OF PROCEEDING **Civil - Debt Collection** 

COURT OR AGENCY AND LOCATION **Greene County TN General** 

DISPOSITION Continued from 2-5-15

**Sessions Court** 

to July

STATUS OR

Capital One Bank USA, NA v James L. McConnell 15V039

**Civil - Debt Collection** 

**Greene County TN General Sessions Court** 

**Continued from** February 5, 2015 to July

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN March 2015

DESCRIPTION AND VALUE OF PROPERTY Camper

NAME AND ADDRESS OF CREDITOR OR SELLER **Kingsport Press Credit Union 528 West Center Street** Kingsport, TN 37660-3660

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#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Huron Law Group** 26711 Northwestern Highway Ste 350 Southfield, MI 48033-0000

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3-24-14 - 1-23-15

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 4,636.00

Retainer fee of 330.75 per month from March 24, 2014 - January 23, 2015 Monthly Maintenance Fee @ 80/month x's 11 months

Douglas L. Payne 401 West Irish St Greeneville, TN 37743-0000

9.75 DPG Custodial Fee x's 11 month

725.00

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR **Douglas and Mary McConnell** 2205 Bright Hope Road Greeneville, TN 37743 brother

DATE

AND VALUE RECEIVED The debtor's brother, Douglas McConnell and his wife, purchased a 1997 Single Wide Redm Mobile Home along with an approximate 1 acre tract of real property from the debtors. The purchasor paid the total consideration of \$39,600.00 over a period of sixty-six months. The title to the mobile home was transferred on July 1, 2013. The real estate was transferred on February 11, 2015. The deed was recorded on June 5, 2015.

DESCRIBE PROPERTY TRANSFERRED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE **Closed Checking Account** 

AMOUNT AND DATE OF SALE OR CLOSING

appx March 2015/bal appx \$25

**Andrew Johnson Bank** Post Office Box 907

Greeneville, TN 37744-0907

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Marcus McConnell Greeneville, TN 37743

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY Checking account - value as of 5-18-15 was Andrew Johnson Bank 473.92

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.  $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 4, 2015</b>	Signature /s/ James L McConnell	
	of Debtor	James L McConnel
Date: <b>June 4, 2015</b>	Signature /s/ Rebecca J McConnell	
	of Joint Debtor	Rebecca J McConnel
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Desc

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**Eastern District of Tennessee** 

IN RE:	Case No
McConnell, James Lyndon & McConnell, Rebecca Joan	Chapter 7
Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 115,300.00		
B - Personal Property	Yes	3	\$ 45,154.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 166,971.82	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 67,127.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 5,004.04
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 4,999.00
	TOTAL	21	\$ 160,454.00	\$ 234,099.71	

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## **Eastern District of Tennessee**

IN RE:	Case No.
McConnell, James Lyndon & McConnell, Rebecca Joan	Chapter 7
Debtor(s)	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 5,004.04
Average Expenses (from Schedule J, Line 22)	\$ 4,999.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1	
Line 14)	\$ 3,904.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 16,671.82
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 67,127.89
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 83,799.71

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IN RE McConnell, James Lyndon & McConnell, Rebecca Joan

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Debtor(s)

Case No. (If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Real property located at 2225 Bright Hope Road		J	115,300.00	126,008.61
Real property located at 2225 Bright Hope Road Greeneville, TN improved by residence			1 10,000.00	==5,555.61

TOTAL

115,300.00

(Report also on Summary of Schedules)

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IN RE McConnell, James Lyndon & McConnell, Rebecca Joan

Case No.

Debtor(s)

(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand	J	23.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit		Andrew Johnson Bank Greeneville, TN Checking Account Andrew Johnson Bank, Greeneville, TN	J	626.00 375.00
	unions, brokerage houses, or cooperatives.		Checking Account		
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х			
4.	Household goods and furnishings,		Household Decorative	J	125.00
	include audio, video, and computer equipment.		Household goods and furnishings to include: Living Room (400); Den (150); Dining Room (200); Bedroom (500); tv (450); Stove (300); Refrigerator (300); Washer Dryer (450); Dishwasher (275);	J	3,025.00
			Rebuilt Computer/Printer	J	200.00
			Yard Equipment	J	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6.	Wearing apparel.		Clothing	J	300.00
7.	Furs and jewelry.		Miscellaneous Jewelry	J	150.00
8.	Firearms and sports, photographic, and other hobby equipment.		2 pistols (380) 1 rifle (150) Hobby/Woodworking equipment/camera (970)	J	1,500.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

Debtor(s)

(If known)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	W	600.00
Stock and interests in incorporated and unincorporated businesses.  Itemize.		WalMart Stock (from Employment at WalMart)	W	430.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Nissan 518 BD 4D Miles: 135,000 Tag: TN 745CJL	J	2,000.00
		2013 Ford F 150 Tag: TN	J	30,000.00
		Kawasaki Mule utility	J	3,000.00

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Case No. \_

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies used in business. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  35. Other personal property of any kind not already listed. Itemize.		TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, fornishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops-growing or harvested. Give particulus. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  Cherokee Storage Building 12 x 28  Cherokee Storage Building	26.	Boats, motors, and accessories.	X			
supplies.  29. Machinery, fixtures, equipment, and supplies used in bianiess.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind not already listed. Itemize.  Cherokee Storage Building  12 x 28	27.	Aircraft and accessories.	1			
supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  Cherokee Storage Building  1 2,500.00  12 x 28	28.	Office equipment, furnishings, and supplies.				
31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  Cherokee Storage Building 12 x 28	29.	Machinery, fixtures, equipment, and supplies used in business.				
32. Crops - growing or harvested. Give particulars. 33. Farmis gequipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  Cherokee Storage Building 12 x 28	30.	Inventory.	1			
particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  Cherokee Storage Building 12 x 28  J 2,500.00	31.	Animals.	1			
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  X Cherokee Storage Building 12 x 28	32.	Crops - growing or harvested. Give particulars.				
35. Other personal property of any kind not already listed. Itemize.  Cherokee Storage Building 12 x 28  Cherokee Storage Building J 2,500.00	33.	Farming equipment and implements.				
not already listed. Itemize. 12 x 28			X			
	35.	Other personal property of any kind not already listed. Itemize.		Cherokee Storage Building 12 x 28	J	2,500.00
TOTAL 45,154.00						45 454 00

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IN RE McConnell, James Lyndon & McConnell, Rebecca Joan

Case No. \_

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	TCA § 26-2-103	23.00	23.00
Andrew Johnson Bank Greeneville, TN Checking Account	TCA § 26-2-103	626.00	626.00
Andrew Johnson Bank, Greeneville, TN Checking Account	TCA § 26-2-103	375.00	375.00
Household Decorative	TCA § 26-2-103	125.00	125.00
Household goods and furnishings to include: Living Room (400); Den (150); Dining Room (200); Bedroom (500); tv (450); Stove (300); Refrigerator (300); Washer Dryer (450); Dishwasher (275);	TCA § 26-2-103	3,025.00	3,025.00
Rebuilt Computer/Printer	TCA § 26-2-103	200.00	200.00
Yard Equipment	TCA § 26-2-103	300.00	300.00
Clothing	TCA § 26-2-104	300.00	300.00
Miscellaneous Jewelry	TCA § 26-2-103	150.00	150.00
2 pistols (380) 1 rifle (150) Hobby/Woodworking equipment/camera (970)	TCA § 26-2-103	530.00	1,500.00
401K	TCA § 26-2-105	600.00	600.00
WalMart Stock (from Employment at WalMart)	TCA § 26-2-103	430.00	430.00
Cherokee Storage Building 12 x 28	TCA § 26-2-103	2,500.00	2,500.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE McConnell, James Lyndon & McConnell, Rebecca Joan

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(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0800 6121 0018 2157		J	Model KAF400B9F Kawasaki Mule				3,597.21	597.21
Capital One Retail Services Kawasaki Dept 7680 Carol Stream, IL 60116-7680			Utility Vehicle Opened July 2009					
			VALUE \$ 3,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Capital One Kawasaki 26525 N Riverwoods Blvd Mettawa, IL 60045			Capital One Retail Services					
			VALUE \$					
ACCOUNT NO. 49718999		J	Lien on title to 2013 Ford F 150 BD 4 C				33,569.00	3,569.00
Ford Credit Post Office Box 542000 Omaha, NE 68154			Opened 12-13					
			VALUE \$ 30,000.00					
ACCOUNT NO. <b>23705</b>		J	Lien on title to a 2004 Nissan Vehicle				3,797.00	1,797.00
Pioneer Credit Company PO Box 578 Greeneville, TN 37744-0578								
			VALUE \$ 2,000.00					
1 continuation sheets attached	•	•	(Total of t	_	age	e)	\$ 40,963.21	\$ 5,963.21
			(Use only on I		Tota page		\$	\$
							(Report also on	(If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Doc 1 Filed 06/08/15 Entered 06/08/15 14:52:15

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(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>0297250847</b>		J	Real property located at 2225 Bright Hope Road				126,008.61	10,708.61
Wells Fargo Home Mortgage Post Office Box 1441 Des Moines, IA 50306-3411			Greeneville, TN 37743 Opened 2-13					ŕ
			VALUE \$ 115,300.00					
ACCOUNT NO.			Assignee or other notification for:					
Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701			Wells Fargo Home Mortgage					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	$\frac{1}{2}$				
ACCOUNT NO.								
			VALUE \$	-				
Sheet no. 1 of 1 continuation sheets attach Schedule of Creditors Holding Secured Claims	ed 1	to	(Total of t	Sul his p	otot pag	al e)	\$ 126,008.61	\$ 10,708.61
-			(Use only on l		Tot	al	\$ 166,971.82	\$ 16,671.82

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE McConnell, James Lyndon & McConnell, Rebecca Joan

Case No.

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(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
O continuation sheets attached

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>349990842589</b>		J	Monthly Credit Card	П			
American Express Post Office Box 297871 Fort Lauderdale, FL 33329							358.00
ACCOUNT NO. <b>0366</b>		J	Credit Card	П			
Bank Of America Post Office Box 982238 El Paso, TX 79998							5,600.00
ACCOUNT NO.			Assignee or other notification for:	П		1	•
Huron 30600 Telegraph Road Ste 1200 Bingham Farms, MI 48025			Bank Of America				
ACCOUNT NO.			Assignee or other notification for:	П			
BankAmericard Bank Of America Post Office Box 15019 Wilmington, DE 19886-5019			Bank Of America				
4 continuation sheets attached			(Total of th	Subt			<b>\$</b> 5,958.00
			(Use only on last page of the completed Schedule F. Report	Т	ota	ıl	,

the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	П			
Bank Of America 1800 Tapo Canyon Road Simi Valley, CA 93063			Bank Of America				
ACCOUNT NO. <b>6810/2703</b>		J	Credit Card Accounts (2 cards James and				
Capital One Bank USA NA PO Box 30281 Salt Lake City, UT 84130-0281			Rebecca) 14V2256; 15V039				40.054.7
ACCOUNT NO.			Assignee or other notification for:				10,951.79
Buffaloe & Associates, PLC 201 Fourth Avenue North Suite 1300 Nashville, TN 37219			Capital One Bank USA NA				
ACCOUNT NO.			Assignee or other notification for:				
Greene County General Sessions Court 101 S Main St Greeneville, TN 37743-5973			Capital One Bank USA NA				
ACCOUNT NO. <b>4221</b>		W	Credit Card				
Capital One Retail Services Post Office Box 71083 Charlotte, NC 28272-1083							6,717.1
ACCOUNT NO.			Assignee or other notification for:				0,717.13
Cap One Post Office Box 85520 Richmond, VA 23285			Capital One Retail Services				
ACCOUNT NO.		J	Audit of 2011				
Department Of The Treasury Internal Revenue Service Post Office Box 931200 Louisville, KY 40293-1200							1,500.0
Sheet no1 of4 continuation sheets attached to	_	<u> </u>		Sub		- 1	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als	Tota o o: tica	al n	\$ 19,168.9 <i>2</i>

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		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+			
U.S. Attorney's Office 800 Market Street Ste 211 Knoxville, TN 37902			Department Of The Treasury				
ACCOUNT NO.			Assignee or other notification for:				
Department Of Treasury Internal Revenue Service Insolvency Op Post Office Box 7346 Philadelphia, PA 19101-7346			Department Of The Treasury				
ACCOUNT NO. 5458-0040-4072-6810		w	Credit Card				
Direct Merchants Bank Post Office Box 5241 Carol Stream, IL 60197-5241							6,561.00
ACCOUNT NO. <b>0537</b>		J	Medical/Dental Credit	$\dagger$			0,001100
GECRB Care Credit Posst Office Box 103104 Roswell, GA 30076							2,252.00
ACCOUNT NO. Huron Law Group 26711 Northwestern Highway Ste 350 Southfield, MI 48033			Assignee or other notification for: GECRB				
ACCOUNT NO.		J	3-6-14	╁			
Huron Law Group 26711 Northwestern Highway Ste 350 Southfield, MI 48033			Debt Consolidation				4,000.00
ACCOUNT NO.	t		Assignee or other notification for:		H		7,000.00
Huron Law Group 30600 Telegraph Road Ste 1200 Bingham Farms, MI 48025			Huron Law Group				
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		oag	e)	\$ 12,813.00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relationship	rt als Statis	stic	on al	\$

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(If known)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15678	<del> </del>	J	Recreational Vehicle			H	
Kingsport Press Credit Union 528 West Center Street Kingsport, TN 37660-3660			2010 Keystone 286FK returned				20 020 07
ACCOUNT NO. <b>V00018673145</b>		J	Medical				20,826.97
Laughlin Memorial Hospital 1420 Tusculum Boulevard Greeneville, TN 37745							
ACCOUNT NO.		J	Medical 2013				1,985.00
Takoma Medical Associates PO Box 37087 Baltimore, MD 21297-3087							120.00
ACCOUNT NO.			Assignee or other notification for:				120.00
North American Credit Services 2810 Walker Road Ste 100 Chattanooga, TN 37421			Takoma Medical Associates				
ACCOUNT NO.			Assignee or other notification for:				
Takoma Medical Associates 438 East Vann Road Greeneville, TN 37743			Takoma Medical Associates				
ACCOUNT NO.		н	Overpayment of unemployment benefits for debtor				
TN Dept of Revenue Unemployment Benefits TN Atty Gen., Bankruptcy Unit 4226 5th Avenue, 2nd Floor Nashville, TN 37243-0489							
2014 2124 2242 2742		14/	One did One d				160.00
ACCOUNT NO. 6011-3101-8913-0716  Walmart Discover GECRB Post Office Box 960024  Orlando, FL 32896-0024		W	Credit Card				
Sheet no <b>3</b> of <b>4</b> continuation sheets attached to				Sub			5,996.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of this (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	T also atis	ota o o tica	al n al	\$ <b>29,087.97</b>

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Debtor(s)

## (If known)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	Γ			
Huron			Walmart Discover GECRB				
ACCOUNT NO. <b>181710</b>		J	Medical				
Wellmont Health System Post Office Box 904164 Charlotte, NC 28290-4164			DOS: October 2014				100.00
ACCOUNT NO.	l		Assignee or other notification for:	H			100.00
CBC 10368 Wallace Alley St S Kingsport, TN 37663			Wellmont Health System				
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.	_						
Sheet no. 4 of 4 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als tatis	Fota o o stica	al n al	\$ 100.00 \$ 67,127.89

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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**SCHEDULE H - CODEBTORS** 

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this in	formation to ide	entify your case:		
Debtor 1	James Lyndon First Name	n McConnell  Middle Name	Last Name	
Debtor 2	Rebecca Joan	n McConnell		
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court fo	r the: Eastern District of Tenno	essee	
Case number				Check if this is:
(If known)				☐ An amended filing
				A supplement showing post-petition chapter 13 income as of the following day
Official F	Form 6l			MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

12/13

Schedule I: Your Income

Part 1: Describe Employment 1. Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. If you have more than one job, attach a separate page with **Employed Employed Employment status** information about additional ■ Not employed ■ Not employed employers. Include part-time, seasonal, or self-employed work. Security Guard Occupation Occupation may Include student or homemaker, if it applies. A\* Services Group, LLC 1900 Highw Walmart Employer's name Employer's address Ste F Number Street Number Street Greer, SC 29650-0000 Greeneville, TN 37745-0000 State ZIP Code State ZIP Code How long employed there? 3 years 25 years Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 1,357.20 2.309.62 3. Estimate and list monthly overtime pay. 0.00 0.00 1,357.20 2,309.62 4. Calculate gross income. Add line 2 + line 3.

Case 2:15-bk-50905-MPP Doc 1 Filed 06/08/15 Entered 06/08/15 14:52:15 Desc

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Debtor 1

James Lyndon McConnell
First Name Middle Name Last Name

Case number (if known)\_

		For	Debtor 1		ebtor 2 or ing spouse	
Copy line 4 here	4.	\$_	1,357.20	\$	2,309.62	
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5a.	\$	141.64	\$	439.79	
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	129.68	
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	
5e. Insurance	5e.	\$	0.00	\$	160.86	
5f. Domestic support obligations	5f.	\$	0.00	\$	0.00	
5g. Union dues	5g.	\$	0.00	\$	0.00	
5h. Other deductions. Specify: STock Purchase	5h.	+\$_	0.00	+ \$_	53.00	
6. <b>Add the payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	141.64	\$	783.33	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,215.56	\$	1,526.29	
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
8b. Interest and dividends	8b.	\$	0.00	\$	0.00	
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent					
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
8d. Unemployment compensation	8d.	\$	0.00	\$	0.00	
8e. Social Security	8e.	\$	1,111.00	\$	1,066.00	
8f. Other government assistance that you regularly receive						
Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ice	\$	0.00	\$	0.00	
Specify:	8f.					
8g. Pension or retirement income	8g.	\$	85.19	\$	0.00	
8h. Other monthly income. Specify:	8h.	+\$	0.00	<b>+</b> \$_	0.00	
9. <b>Add all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	1,196.19	\$	1,066.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$	2,411.75 +	\$	2,592.29	= \$5,004.04_
11. State all other regular contributions to the expenses that you list in Sched	dule J	 '.			_	-
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.						
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.						
Specify:				_	11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C				•		\$ <u>5,004.04</u>
					11 25 12.	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this f	form?	·				
Yes. Explain: None						

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Fill in this information to identify your case:		
Debtor 1 James Lyndon McConnell	Check if this is:	
First Name Middle Name Last Name  Debtor 2 Rebecca Joan McConnell	_	
(Spouse, if filing) First Name Middle Name Last Name	<ul> <li>An amended filing</li> <li>A supplement showing po</li> </ul>	st-petition chapter 13
United States Bankruptcy Court for the: Eastern District of Tennessee	expenses as of the followi	
Case number(If known)	MM / DD / YYYY	
	A separate filing for Debto	
Official Form 6J	maintains a separate hous	seriola
Schedule J: Your Expenses		12/13
Be as complete and accurate as possible. If two married people are filing togeth information. If more space is needed, attach another sheet to this form. On the tilt (if known). Answer every question.		
Part 1: Describe Your Household		
1. Is this a joint case?		
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?		
No Pes. Debtor 2 must file a separate Schedule J.		
2. Do you have dependents?		1
Depende	ent's relations hip to Dependent's lor Debtor 2 age	Does dependent live with you?
Do not state the dependents'		□ No □ Yes
names.		□ No
		Yes
		□ No
		☐ Yes
		□ No
		Yes
		☐ No☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?		
Part 2: Estimate Your Ongoing Monthly Expenses		
Estimate your expenses as of your bankruptcy filing date unless you are using	this form as a supplement in a Chapter 1	3 caseto report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Sch</i> applicable date.	nedule J, check the box at the top of the fo	orm and fill in the
Include expenses paid for with non-cash government assistance if you know th	ne value of	
such assistance and have included it on Schedule I: Your Income (Official Form	Vaun au	penses
4. The rental or home ownership expenses for your residence. Include first mort any rent for the ground or lot.	gage payments and 4. \$7	71.00
If not included in line 4:		
4a. Real estate taxes	4a. \$	0.00
4b. Property, homeowner's, or renter's insurance	4b. \$	0.00
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <b>1</b>	40.00
4d. Homeowner's association or condominium dues	4d. \$	0.00

#### Case 2:15-bk-50905-MPP Doc 1 Filed 06/08/15 Entered 06/08/15 14:52:15 Desc Main Document Page 31 of 42

Debtor 1

James Lyndon McConnell
First Name Middle Name Last Name

Case number (if known)\_

		You	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	315.00
6b. Water, sewer, garbage collection	6b.	\$	40.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	198.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	550.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	55.00
Personal care products and services	10.	\$	125.00
Medical and dental expenses	11.	\$	200.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	400.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
4. Charitable contributions and religious donations	14.	\$	125.00
<ol> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ol>			
15a. Life insurance	15a.	\$	259.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	93.00
15d. Other insurance. Specify: See Schedule Attached	15d.	\$	18.00
5. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	691.00
17b. Car payments for Vehicle 2	17b.	\$	188.00
17c. Other. Specify: Kawaski Model Number KAF400B94 Utility Vel	17c.	\$	142.00
17d. Other. Specify: Paymnent Toward IRS Debt	17d.	\$	100.00
<ol> <li>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</li> </ol>	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	*	
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

## Case 2:15-bk-50905-MPP Doc 1 Filed 06/08/15 Entered 06/08/15 14:52:15 Desc Main Document Page 32 of 42

Debtor 1	James Lyndon McConnell First Name Middle Name Last Name	Case number (if known)	
21. Other	. Specify: See Schedule Attached	21.	+\$539.00
	monthly expenses. Add lines 4 through 21. sult is your monthly expenses.	22.	\$4,999.00
23. Calcula	ate your monthly net income.		
23a. (	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$5,004.04
23b. (	Copy your monthly expenses from line 22 above.	23b. <b>_</b>	- \$4,999.00
23c. S	Subtract your monthly expenses from your monthly income.		\$ 5.04
7	The result is your monthly net income.	23c.	55.04
For exa	u expect an increase or decrease in your expenses within the year after ample, do you expect to finish paying for your car loan within the year or do yage payment to increase or decrease because of a modification to the terms of	ou expect your	
☐ Yes			

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Case No. \_

Debtor(s)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

· ·	
Other Insurance (DEBTOR)	
Earthquake	18.00
	0.00
Other Expenses (DEBTOR)	
Life Alert	50.00
Pets - 4 Dogs; 2 Cats (Vet/Med/Flea/Food)	264.00
Storage Building	100.00
Gifts For 7 Grandchildren/Birthdays/Christmas	125.00

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B6 Declaration Official Form 8 - Declaration (12/07	Doc 1	Filed 06/08/15	Entered 06/08/15 14:52:15	Desc
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IN RE McConnell, James Lyndon & McConnell, Rebecca Joan

Case No. (If known)

(Print or type name of individual signing on behalf of debtor)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARA	TION UNDER PENALTY OF PERJURY BY	INDIVIDUAL DEBTOR
I declare under penalty of perjury that true and correct to the best of my known	I have read the foregoing summary and scheduwledge, information, and belief.	ales, consisting of23 sheets, and that they are
Date: <b>June 4, 2015</b>	Signature: /s/ James L McConnell	
,	James L McConnell	Debto
Date: June 4, 2015	Signature: /s/ Rebecca J McConnell	
	Rebecca J McConnell	(Joint Debtor, if any [If joint case, both spouses must sign.]
DECLARATION AND SIGNA	ATURE OF NON-ATTORNEY BANKRUPTCY P	ETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debte and 342 (b); and, (3) if rules or guideline	or with a copy of this document and the notices and es have been promulgated pursuant to 11 U.S.C. § 1 in the debtor notice of the maximum amount before p	I in 11 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h), 110(h) setting a maximum fee for services chargeable by reparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bar	akruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not responsible person, or partner who signs		ess, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all s not an individual:	other individuals who prepared or assisted in prepari	ing this document, unless the bankruptcy petition preparer
If more than one person prepared this do	cument, attach additional signed sheets conforming	to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110;		ral Rules of Bankruptcy Procedure may result in fines or
DECLARATION UNDER	R PENALTY OF PERJURY ON BEHALF OF	CORPORATION OR PARTNERSHIP
I, the	(the president or other or	fficer or an authorized agent of the corporation or a
member or an authorized agent of the (corporation or partnership) named as	partnership) of thes debtor in this case, declare under penalty of p	perjury that I have read the foregoing summary and and that they are true and correct to the best of my
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

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discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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IN RE:		Case No
McConnell, James Lyndon & McConn	nell, Rebecca Joan Debtor(s)	Chapter 7
	VERIFICATION OF CREDITOR	R MATRIX
•	verify(ies) under penalty of perjury un nd correct to the best of my(our) know	der the laws of the United States of America that vledge.
Date: June 4, 2015	Signature: /s/ James L McConnell James L McConnell	Debtor
Date: June 4, 2015	Signature: /s/ Rebecca J McConnell Rebecca J McConnell	Joint Debtor, if any
Date: June 4, 2015	Signature: /s/ Douglas L Payne Douglas L Payne 013380	Attorney (if applicable)

American Express
Post Office Box 297871
Fort Lauderdale, FL 33329

Bank Of America Post Office Box 982238 El Paso, TX 79998

Bank Of America 1800 Tapo Canyon Road Simi Valley, CA 93063

BankAmericard
Bank Of America
Post Office Box 15019
Wilmington, DE 19886-5019

Buffaloe & Associates, PLC 201 Fourth Avenue North Suite 1300 Nashville, TN 37219

Cap One Post Office Box 85520 Richmond, VA 23285

Capital One Bank USA NA PO Box 30281 Salt Lake City, UT 84130-0281

Capital One Kawasaki 26525 N Riverwoods Blvd Mettawa, IL 60045 Capital One Retail Services Kawasaki Dept 7680 Carol Stream, IL 60116-7680

Capital One Retail Services
Post Office Box 71083
Charlotte, NC 28272-1083

CBC 10368 Wallace Alley St S Kingsport, TN 37663

Department Of The Treasury Internal Revenue Service Post Office Box 931200 Louisville, KY 40293-1200

Department Of Treasury Internal Revenue Service Insolvency Op Post Office Box 7346 Philadelphia, PA 19101-7346

Direct Merchants Bank Post Office Box 5241 Carol Stream, IL 60197-5241

Ford Credit
Post Office Box 542000
Omaha, NE 68154

GECRB
Care Credit
Posst Office Box 103104
Roswell, GA 30076

Greene County General Sessions Court 101 S Main St Greeneville, TN 37743-5973

Huron 30600 Telegraph Road Ste 1200 Bingham Farms, MI 48025

Huron Law Group 30600 Telegraph Road Ste 1200 Bingham Farms, MI 48025

Huron Law Group 26711 Northwestern Highway Ste 350 Southfield, MI 48033

Kingsport Press Credit Union 528 West Center Street Kingsport, TN 37660-3660

Laughlin Memorial Hospital 1420 Tusculum Boulevard Greeneville, TN 37745

North American Credit Services 2810 Walker Road Ste 100 Chattanooga, TN 37421

Pioneer Credit Company PO Box 578 Greeneville, TN 37744-0578 Takoma Medical Associates PO Box 37087 Baltimore, MD 21297-3087

Takoma Medical Associates 438 East Vann Road Greeneville, TN 37743

TN Dept of Revenue Unemployment Benefits TN Atty Gen., Bankruptcy Unit 4226 5th Avenue, 2nd Floor Nashville, TN 37243-0489

U.S. Attorney's Office 800 Market Street Ste 211 Knoxville, TN 37902

Walmart Discover GECRB Post Office Box 960024 Orlando, FL 32896-0024

Wellmont Health System
Post Office Box 904164
Charlotte, NC 28290-4164

Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701

Wells Fargo Home Mortgage Post Office Box 1441 Des Moines, IA 50306-3411  $_{
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Desc

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## **Eastern District of Tennessee**

IN RE:	Case No.
McConnell, James Lyndon & McConnell, Rebecca Joan	Chapter 7
D 1. ()	-

Debtor(s)		
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	
Certificate of [Non-Attorne	y] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debnotice, as required by § 342(b) of the Bankruptcy Code.	tor's petition, hereby certify that I delivered	to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition preparer the Social Securit	
X Signature of Bankruptcy Petition Preparer of officer, principal, re		o.s.c. § 110.)
partner whose Social Security number is provided above.	asponsione person, or	
Certificat	e of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	ne attached notice, as required by § 342(b) of	f the Bankruptcy Code.
McConnell, James Lyndon & McConnell, Rebecca Joan	X /s/ James L McConnell	6/04/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Rebecca J McConnell	6/04/2015
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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